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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/561,699	
	Filing Date	December 22, 2005	
	First Named Inventor	Alexander GRINBERG	
	Art Unit		
	Examiner Name		
Total Number of Pages in This Submission	3	Attorney Docket Number	37388-405600

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 1) Form PTO/SB/08a 2) Copy of Foreign Cited References
<div>Remarks</div>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	SEYFARTH SHAW LLP		
Signature			
Printed name	Timothy J. Keefer		
Date	4/20/06	Reg. No.	35,567

CERTIFICATE OF TRANSMISSION/MAILING			
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Atty. Docket No. 37388-405600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Alexander GRINBERG et al Examiner: n/a
Serial No.: 10/561,699 Art Unit: n/a
Filed: December 22, 2005
For: A SYSTEM AND METHOD FOR FACILITATING ON-LINE PAYMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

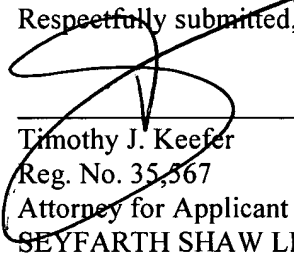
Submitted herewith are patents, publications or other information [attached hereto and listed on the attached Form PTO/SB/08A (modified)] which may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR § 1.56.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such. The filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(a) exists.

Pursuant to the provisions of MPEP 609, it is requested that the Examiner return a copy of the attached Form PTO/SB/08A, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Applicant believes no fees are required with this submission. However, the Commissioner is hereby authorized to charge any deficiency deemed necessary to Deposit Account No. 19-1351.

Date: 4/20/06

Respectfully submitted,
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